

Bates

WILLIAM E. BATES, CLU, ChFC
FINANCIAL PLANNER

FINANCIAL GROUP

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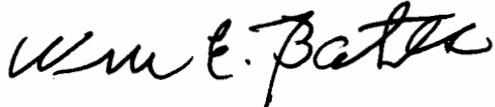
July 21, 2006

Clerk of the Court
U.S. District Court for the District of Massachusetts
Donohue Federal Building
595 Main Street
Worcester, MA 01608
Re: Case No.04-40077-FDS

Clerk of Courts:

In the Proposed Settlement of a Class Action Lawsuit of Donald P. Speakman, Stephen H. Wedel, and Mark L. Robare, Individually and On Behalf of All Others Similarly Situated, as Plaintiffs and Counterclaim Defendants, vs. Allmerica Financial Life Insurance and Annuity Co., First Allmerica Financial Life Insurance Co., and Allmerica Financial Corp., Defendant and Counterclaim Plaintiffs. I William E. Bates have elected to opt out of the settlement and to stay in the Allmerica Trails Program. If you have any questions please feel free to call me at 412-201-5850.

Thank You,



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